

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division

IN RE:

KENNETH WAYNE REED

Debtor

Chapter 13

Case No. 24-34413-KLP

U.S. BANK NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR THE RMAC
TRUST, SERIES 2016-CTT

Movant

v.

KENNETH WAYNE REED
9312 SALEM CHURCH RD.
RICHMOND, VA 23237
(Debtor)

CARL M. BATES
P. O. BOX 1819
RICHMOND, VA 23218
(Trustee)

Respondents

OBJECTION TO CONFIRMATION

U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT by its undersigned attorneys, Orlans PC, hereby objects to the confirmation of the Chapter 13 plan filed by the Debtor Kenneth Wayne Reed (“Debtor”), and as grounds therefore states as follows:

1. On or about July 31, 1997, Nellie O Reed executed and delivered to Ford Consumer Finance Company Inc. a promissory note (the “Note”) in the amount of TWENTY THOUSAND SEVEN HUNDRED TWENTY-ONE DOLLARS AND TWENTY-ONE

CENTS (\$20,721.21), plus interest at the fixed rate of 14.8% per annum, to be paid over thirty (30) years.

2. Nellie O Reed executed a Deed of Trust to Ford Consumer Finance Company Inc. dated July 31, 1997. The Deed of Trust is a first mortgage on real property owned by the Debtor known and numbered as 9312 Salem Church Road, North Chesterfield, VA 23237.
3. The Deed of Trust is materially in default.
4. The Debtor's Chapter 13 Plan proposes to maintain post-petition monthly mortgage payments directly to U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT and cure pre-petition arrearages through trustee disbursements.
5. This treatment is inappropriate as this claim matures during the life of the plan and should be treated in section 6(c) along with clarifying treatment of taxes and insurance.

WHEREFORE, U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT, by and through its attorneys prays that Confirmation be denied with leave to amend.

Date: January 2, 2025

Respectfully submitted,

/s/Daniel K. Eisenhauer

Daniel K. Eisenhauer, Bar #85242

Orlans PC

PO Box 2548

Leesburg, VA 20177

(703) 777-7101

Attorneys for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT
deisenhauer@orlans.com

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NOTICE OF OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN
AND NOTICE OF HEARING

U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT has filed an objection to your Chapter 13 plan in this bankruptcy case.

Confirmation of your Chapter 13 plan may be denied. You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the Court to deny confirmation of your plan, then you and your attorney must:

ATTEND THE HEARING TO BE HELD:

at: Courtroom 5100 United States Bankruptcy Court Virginia, 701 East Broad Street,

Richmond, VA 23219

on: January 22, 2025 at 09:05 AM

to consider and act upon Objection to Confirmation filed by U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT

If you or your attorney do not take these steps, the Court may decide that you do not oppose the objection to confirmation.

Date: January 2, 2025

Respectfully submitted,

/s/Daniel K. Eisenhauer

Daniel K. Eisenhauer, Bar #85242

Orlans PC

PO Box 2548

Leesburg, VA 20177

(703) 777-7101

Attorneys for U.S. Bank National Association, not in
its individual capacity but solely as trustee for the
RMAC Trust, Series 2016-CTT
deisenhauer@orlans.com

CERTIFICATE OF SERVICE

The undersigned states that on January 2, 2025, copies of the foregoing Objection to Confirmation were filed with the Clerk of the Court using the ECF system, which will send notification of such filing to the following:

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
station01@richchap13.com
Bankruptcy Trustee

Mary Scott Gates
Gates Law
P.O. Box 187
Chesterfield, VA 23832
angela@gateslawva.com
Debtor's Attorney

and I hereby certify that I have caused to be mailed by first class mail, postage prepaid, copies of the foregoing Objection to Confirmation to the following non-ECF participants:

Kenneth Wayne Reed
9312 Salem Church Rd.
Richmond, VA 23237
Debtor

/s/Daniel K. Eisenhauer
Daniel K. Eisenhauer, Esquire